

Certificate Number: 05781-PAM-DE-031533417

Bankruptcy Case Number: 18-02977



05781-PAM-DE-031533417

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 27, 2018, at 4:43 o'clock PM PDT, Nancy Scarnecchia completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 27, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President